GOVERNMENT OF INDIA
HEALTH AND FAMILY WELFARE
LOK SABHA

UNSTARRED QUESTION NO:3289
ANSWERED ON:18.12.2015
Penetration of Health Insurance
George Shri (Adv.) Joice

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether the Government proposes to increase the penetration of private health insurance and community based health insurance schemes in rural and semi-urban areas in the country;

(b) if so, the details thereof and if not, the reasons therefor; and

(c) the steps taken by the Government to increase the penetration of health insurance schemes across the country?

Answer

ANSWER
THE MINISTER OF HEALTH AND FAMILY WELFARE
(SHRI JAGAT PRAKASH NADDA)
(a) to (c) The number of lives covered under Health Insurance policies during Financial Year 2014-15 was 28.80 Crore which is approximately 24 per cent of India's total population. The data on number and persons covered under health insurance by non-life including standalone health insurers for the past three financial years are provided below:

FY	Public Sector Insurance Companies	Private Sector Insurance Companies	Total
2012-13	12.85	7.88	20.73
2013-14	14.53	7.09	21.62
2014-15 (P)	21.14	7.66	28.80

P: Provisional

Contd.....

In order to promote further penetration of health insurance and for monitoring the orderly growth of the health insurance business, the IRDAI has laid down the robust regulatory framework by notifying the IRDA (Health Insurance) Regulations, 2013. Considering the ample business scope and the need for penetration of insurance, the IRDAI has also permitted the following, inter alia, a range of distribution channels for distribution of various insurance products including health insurance policies.

i. Corporate Agents
ii. Insurance Brokers
iii. Micro Insurance Agents
iv. Customer Service Centers
v. Insurance Marketing Firms
vi. Points of Sales

It is envisaged that introduction of these varying distribution channels helps in the penetration of health insurance.
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